

# Santander Bank Corporate Card

## Fraud Process Fact Sheet

Protecting our Corporate cardholders from fraud is one of our top priorities. Santander has many options for notifying a cardholder of an attempted fraud alert, including SMS Text Fraud Alerts, email, and a phone call.

Should a cardholder be notified of an attempted fraud by SMS Text or default email, the following responses are expected, based on origination and actions taken by the cardholder to make a decision on the alert.

1. SMS Text Fraud Alert (preferred)
2. Email notification (if text is not responded to)
3. Email alert (if not signed up for SMS Text Fraud Alert)
4. Phone call (if text/email notification or default email are not responded to)

### Fraud Alerts notification sequence:

- The cardholder will be notified of the potential fraudulent transaction(s) by text or email.
- The text notification will allow the cardholder to decide "Yes" or "No" via a reply text.
- The email notification will contain the following number to call the Fraud Department: 888 -230-1570.
- A temporary hold will be placed on the card until the transaction(s) is(are) verified. The card will NOT be able to be used during this time.
- If the cardholder verifies that the transaction(s) is(are) valid (by replying "No" to the text or calling the Fraud Department to validate), the hold will be released.
- If the cardholder verifies that the transactions were indeed fraudulent (by replying "Yes" to the text or calling the Fraud Department to validate), a new card will be issued and the existing card will no longer be valid.
- If the cardholder is unsure, the hold will remain on the card until the transactions are validated.

**Please note:** Due to the sensitivity of confidential information related to fraud investigations, ONLY the cardholder can call into the Fraud Department for fraud-related inquiries. AUTHORIZED CONTACTS CANNOT CALL THE FRAUD DEPARTMENT ON BEHALF OF ANOTHER CARDHOLDER FOR FRAUD-RELATED ALERTS, BUT MAY CALL THE CUSTOMER SERVICE DEPARTMENT FOR GENERAL INFORMATION.

**Helping cardholders choose:** Should you have more questions about the benefits of Fraud Alerts and how they work, please contact us at [commercialcard@santander.us](mailto:commercialcard@santander.us).

**TO CONTACT THE FRAUD DEPARTMENT: 888-230-1570**